(19) World Intellectual Property Organization International Bureau



(43) International Publication Date 26 April 2001 (26.04.2001)

PCT

(10) International Publication Number WO 01/29736 A2

(51) International Patent Classification7:

- (21) International Application Number: PCT/US00/29005
- (22) International Filing Date: 19 October 2000 (19.10.2000)
- (25) Filing Language:

English

G06F 17/60

(26) Publication Language:

English

(30) Priority Data: 60/160,392

19 October 1999 (19.10.1999) US

- (71) Applicant: LIFEFILES.COM, INC. [—/US]; 2701 West Oakland Park Blvd., Ft. Lauderdale, FL 33311 (US).
- (72) Inventor: PLATNER, Michael, G.; 1401 South Ocean Blvd. Apt. 908, Pompano Beach, FL 33062 (US).
- (74) Agents: SKALE, Andrew et al.; Brobeck, Phleger & Harrison, LLP, 12390 El Camino Real, San Diego, CA 92130 (US).

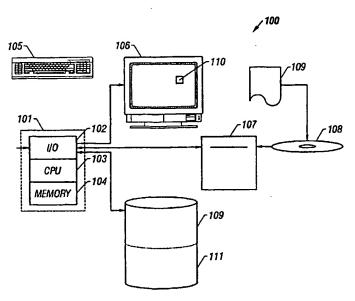
- (81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Publisbed:

 Without international search report and to be republished upon receipt of that report.

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: ON-LINE SYSTEM FOR MEMORIAL, LEGACY, FUNERAL AND REMEMBRANCE ARRANGEMENT, SER-VICES AND TRANSACTIONS



(57) Abstract: The present invention relates to the transmission and receipt of electronic documents regarding a deceased or living individual over a system of networked computers. A central storage and access location on a network may be used where electronic information about the deceased individual may be submitted and/or accessed by authorized users. It is an aspect of this invention to also provide an online remembrance journal for both the living and the deceased, and also provide and obituary for the deceased. Further, another embodiment of the present invention provides a network of dealers, such as funeral industry users, that users may conduct electronic commerce transactions.





ON-LINE SYSTEM FOR MEMORIAL, LEGACY, FUNERAL AND REMEMBRANCE ARRANGEMENTS, SERVICES AND TRANSACTIONS

RELATED APPLICATIONS

This application claims priority from U.S. Provisional Application No. 60/160,392, entitled "LIFE FILES ON-LINE NETWORK SYSTEM", by Michael G. Platner, filed October 19, 1999, which is incorporated in its entirety herein including any drawings or figures.

10

5

FIELD OF THE INVENTION

The present invention relates to transactions over a system of networked computers, such as the Internet. More specifically, the present invention relates to the transmission and receipt of electronic documents regarding a deceased over a system of networked computers.

15

BACKGROUND OF THE INVENTION

Computer systems in general are known. A typical system comprises a computer, keyboard, mouse, and a monitor. Additionally, the computer comprises a central processing unit ("CPU") and random access memory ("RAM") and allows various software programs to be used. Further, the computer might comprise a modem, an Ethernet card or other similar device for connecting to a system of networked computers, such as the Internet.

The Internet provides a useful technique for making information available to a variety of individuals each of whom may be located at a variety of different locations. Indeed, within the vast Internet environment, individuals can access information tools from remote locations.

25

20

The Internet, which originally came about in the late 1960s, is a computer network made up of many smaller networks spanning the entire globe. The host computers or networks of computers on the Internet allow public or private access to databases containing information in numerous areas of expertise. Hosts can be sponsored by a wide range of

¥

5

10

15

20

25

entities including, for example, universities, government organizations, commercial enterprises and individuals.

Internet information is made available to the public through servers running on an Internet host. The servers make documents or other files available to those accessing the host site. Such files can be stored in databases and on storage media such as optical or magnetic storage devices, preferably local to the host.

Networking protocols can be used to facilitate communications between the host and a requesting client. TCP/IP ("Transmission Control Protocol/Internet Protocol") is one such networking protocol. Computers on a TCP/IP network utilize unique identification ("ID") codes, allowing each computer or host on the Internet to be uniquely identified. Such codes can include an IP ("Internet Protocol") number or address, and corresponding network and computer names.

Created in 1991, the World-Wide Web ("Web" or "WWW") provides access to information on the Internet, allowing a user to navigate Internet resources intuitively, without IP addresses or other specialized knowledge. The Web comprises hundreds of thousands of interconnected "pages", or documents, which can be displayed on a user's computer monitor. The web pages are provided by hosts running special servers. Software that runs these web servers is relatively simple and is available on a wide range of computer platforms including PC's. Equally available is web browser software, used to display web pages as well as traditional non-web files on the user's system.

Recent years have been marked by a societal and technological revolution driven by the convergence of the data processing and data storage industry with consumers via the Internet. One of these technologies is the Internet-related distribution of documents, media and programs. With the expansion that has occurred, businesses and consumers have direct access to a wide range of documents, media and even computer programs.

Hypertext Markup Language ("HTML"), which has been a documentation language of the Internet and World Wide Web for years offers direct links between pages and other documentation on the Internet and a variety of related data sources which were at first text and

 \mathcal{F}_{r}

5

10

15

20

25

then evolved into not only text but various media formats and progressed towards interactive documents for submission and retrieval of information. This even further exploded the use of the Internet and World Wide Web. It was now possible for a web user to spend hours going through document after document and interact with online businesses and databases.

The Web is based on the concept of hypertext and a transfer method known as "HTTP" ("Hypertext Transfer Protocol"). HTTP is designed to run primarily over TCP/IP and uses the standard Internet setup, where a server issues the data and a client displays or processes it. One format for information transfer is to create documents using HTML. HTML pages are made up of standard text as well as formatting codes indicating how to display the page. The browser reads these codes to display the page.

Each web page may contain pictures and sounds in addition to text. Associated with certain text, pictures or sounds are connections, known as hypertext links, to other pages within the same server or even on other computers within the Internet. For example, links may appear as underlined or highlighted words or phrases. Each link is directed to a web page by using a special name called a URL ("Uniform Resource Locator"). URLs enable the browser to go directly to the associated resource, even if it is on another web server.

The proliferation of the Internet, in particular the World Wide Web, makes a large amount of information, products and services, accessible to anyone connected to the Internet. In order to access the Internet, a user typically subscribes to an on-line service provider. Using, for example, a modem coupled to a computer, the user contacts the service provider to which they have become a member and allows password verified access, and the service provider, in turn, connects the user to the Internet. The web consists, generally, of voluminous "sites". Various web sites contain information and provide services of various types such as purchasing an automobile or clothing, to providing access to information such as online encyclopedias and newspapers. Web documents are stored in HTML format in association with a "server" and a "database" on remote network servers and network database computers.

There is a long felt need in the funeral-related industry to provide an Internet location for providing items and services for funeral and memorialization arrangements, for providing services to families and friends of the deceased and for providing a place for communication amongst families and friends, funeral industry agents and dealers, and for tools which are helpful for the funeral, legacy, burial, and memorial processes.

SUMMARY OF THE INVENTION

The present invention relates to methods and computer networking apparatus configurations for preparing electronic documents and/or information regarding a deceased or a living individual. Particularly disclosed are methods for providing a central storage and access location on a network, such as a network server and/or database, wherein electronic information about a deceased or living individual may be submitted and/or accessed by principle survivors. It is an aspect of this invention to also provide online remembrance journals, online tributes, and/or interactive living memorials for both the living and the deceased, and also provide at least one obituary for the deceased.

10

15

20

25

"Electronic documents" or "electronic information" refers to Internet, online network documents, or any document or information that is capable of being transmitted over a system of networked computers that can be read on a computer terminal. Preferably electronic documents are read and/or viewed from a remotely located computer terminal which accesses the information via a network and/or the Internet. The electronic documents include, text messages, text letters, comments, documents such as web pages, HTML pages including pictures, text and hypertext, audio files, video files, other online media content such as Macromedia's SHOCKWAVETM Flash documents, photographs and other digital and/or digitized images, and the like. Moreover, electronic documents or information also includes Markup Language ("ML") pages, where the mark up language may be read using Internet browsers and comprise information generally viewed on a standard HTML page as discussed above, and can also have embedded software programs which run via remote access to the ML document. ML documents include EXtensible Markup Language ("XML"), PHP Hypertext

¥

5

10

15

20

25

Preprocessor language, Active Server Page ("ASP") (Microsoft Corporation), Server-parsed HTML ("SHTML"), JAVA® (Sun Microsystems, Inc.) programs, applets and the like.

Electronic information or electronic documents may be prepared, altered and sent by a user. Additionally, electronics documents or electronic information may be specific to a particular deceased individual, for example, an HTML or ML document that includes digital images, textual comments, messages or video regarding a specific deceased individual. Computer commands for preparation of such documents are known and can be in the form of common gateway interface ("cgi") scripts as well as JAVA based programs and applets. Furthermore, electronic documents can be manipulated by the user or member of the network. In this context, the term "manipulated" refers to the user or members ability to select certain aspects of the document to alter for example, the color of the document, the location of digital images, videos or sound files, the types of links available on the page, posted text information, and the like.

"Valuable documents" refers to electronic documents such as pictures of immediate family and friends, wills, contracts, policies such as for insurance, and other important documents.

"System of networked computers" means any system of interconnected computers such as the Internet, an intranet, a virtual private network ("VPN"), a local area network ("LAN"), a wide area network ("WAN"), and the like. The system of networked computers may be any system of multiple computers that are directly or indirectly interconnected by any type of electronic connection, including connections via hardwire, Ethernet, token ring, modem, digital subscriber line, cable modem, wireless, radio, satellite, and combinations thereof. Such connections may be implemented using copper wire, fiber optics, radio waves, coherent light, or other media. Further, as used herein, the term "network" refers to any such system of networked computers.

A "user" is an individual who accesses the network via a computer terminal. In one embodiment a user accesses the network to obtain electronic documents regarding a deceased individual, burial, or funeral or to undertake transactions relating to the same with a business

1

5

10

15

20

25

within the funeral industry. In another embodiment, a user will be at least one individual. With regard to the present invention the number of users is not considered a limiting aspect. There can be as many users as the network design is capable of allowing access to the electronic documents regarding a deceased. Because individual access to the Internet increases on a minute by minute basis, all individuals who can gain access to the system of networked computers are potential users. As an example, a deceased with a global presence such as a president, royalty or popular entertainment figure, would have a large number of users, and particularly users in the affected circle.

A "funeral industry user" is a user such as a director, owner, employee, manager, or other individual within the funeral industry. Funeral industry users includes cemetery owners, florists, funeral home operators, sympathy card merchants, and the like.

A "dealer" is a business or member of any industry, including funeral related industries and other businesses and industries.

"Electronic documents regarding a deceased" or "electronic information regarding a deceased" refers to documents such as obituaries, tributes, anecdotal remembrances, testimonials, messages, funeral parlor information such as preparation of the deceased individual for burial, casket and/or cremation costs and the like, a guest book registry database, interactive memorial information, lists of mourners planning to attend the funeral, letters and messages from friends, family and acquaintances of the deceased, insurance information, cemetery information, burial plot cost and location, computer database searchable as well as listed resources and information regarding books and articles relating to the funeral ceremony, the burial process or the grieving process, and the like. An example of an electronic document regarding a deceased is a REMEMBRANCE LIFE LEGACYTM (Lifefiles.com, Inc.) or a LIFE LEGACYTM (Lifefiles.com, Inc.).

"Electronic documents regarding a living individual" or "electronic information regarding a living individual" refers to documents memorializing an individual's life and achievements. For example, this documents may comprise an online tribute to this living individual. Moreover, it may be created as a scrapbook in digital format, such that it may be

continuously updated. An example of an electronic document regarding a living individual is a LIFE LEGACYTM (Lifefiles.com, Inc.).

"Deceased" or "deceased individual" or "deceased party" refers to a party that is no longer alive and has a principle survivor and an affected circle. A deceased individual can be a human or an animal, such as a pet. Preferably the deceased is a human. Generally the deceased individual is a single entity, person or pet, however it is possible for a principle survivor to be associated with more than one deceased individuals, for example, an instance where more than one individual is to be buried.

5

10

15

20

25

"Principle survivor" refers to an authorized user or member such as a friend or family member, for example a spouse, parent, sibling, grand-parent and the like, who accesses the system of networked computers using a user name in preferably a secure manner. The principle survivor is responsible for overseeing electronic documents that are provided on the system of networked computers regarding the deceased. Additionally, the principle survivor may be responsible for arranging the burial and funeral for the deceased. In this regard, the principle survivor may also be a representative of the deceased, who is not a relative, but is in charge of the funeral and burial arrangements for the deceased.

The "affected circle" includes users that have some connection or relationship with the deceased and are provided access to the network in a secured manner. Users that comprise the affected circle may be selected by the principle survivor. For example, the affected circle may comprise bereaved and mourning friends and/or family of the deceased. The affected circle does not necessarily include users who are responsible for funeral and burial arrangements. The affected circle and principle survivors are considered authorized users as they have access to certain electronic documents and electronic information on the network which are not available to other users. Within the affected circle may be users considered an "inner circle" who comprise relatives of the deceased.

"Secure manner" or "secured access" refers to providing access to the network in an exclusive, private manner. Such access can be granted to a user by providing a secret password or other method of identification which is entered in order to gain access to the

network, such as, biometric information (for example, a fingerprint, voice recognition, or retinal), knowledge based identifying information (for example, a mother's maiden name), or the like. Encryption methods can also be used to provide such access to the network. Electronic information regarding the deceased may also be kept on a network computer hard drive and database in a secure manner.

These definitions are intended to be exemplary only. They are not intended to limit the defined terms as they are described or referred to throughout the specification. Rather these definitions are meant to include any additional aspects and/or examples as described and claimed herein.

Other aspects, embodiments, and technical advantages of the present invention are set forth in or will be apparent from drawings, claims, and the disclosure of the invention, or may be learned from the practice of the invention. Such other aspects, embodiments, and technical advantages shall be deemed to be a part of the invention as if they were disclosed.

BRIEF DESCRIPTION OF THE DRAWINGS

10

15

20

25

Reference is now made to the following description and the accompanying drawings, wherein like reference numerals represent like parts, in which:

FIG. 1 illustrates an overview of one embodiment of the present invention;

FIGS. 2A-2C illustrate a flowchart of one embodiment of the present invention;

FIGS. 3A-3D illustrate a flowchart of one embodiment of the present invention;

FIGS. 4A-4C illustrate a flowchart of one embodiment of the present invention; and

FIGS. 5A-5F illustrate a flowchart of one embodiment of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

The present invention provides electronic documents relating to aspects of memorial and/or funeral arrangements, legacy and/or remembrance documents, as well as related transactions over a system of networked computers. A secure network and database is

J,

5

10

15

20

25

provided for users and members to place and view electronic documents regarding a deceased or living individual.

FIG. 1 illustrates a portion of a computer 100 according to an embodiment of the present invention. A general purpose workstation computer 100 comprises a processor 101 having an input/output ("I/O") section 102, a central processing unit ("CPU") 103 and a memory section 104. The I/O section 102 is connected to a keyboard 105, a display unit 106, a disk storage unit 109 and a CD-ROM drive unit 107. The CD-ROM unit 107 can read a CD-ROM medium 108, which typically contains programs and data 110. The disk storage unit can be, or is connected to, a database or network server 111. The connection can be via a modem or other digital communication device. The database server and network server 111 can be the same device or two separate but coupled devices.

The computer 100 may be a personal computer, desktop computer, laptop computer, set top box, web access device (such as WEBTV® (Microsoft Corporation)), or the like. Use of computers also contemplates other devices similar to or incorporating computers, such as personal computers, television interfaces, kiosks, and the like.

The environment in which the present invention is used comprises a system of networked computers, wherein general purpose computers, workstations, or personal computers are interconnected via communication links of various types. Thus, the user's computer 100 can be connected to other computers over a modem, Ethernet connection, or other communications link. Electronic information transmitted from the user or other entities is sent from one such computer system 100 to other similar computer systems.

FIGS. 2A-2C; 3A-3D; 4A-4C; and 5A-5F are exemplary of embodiments of processes for performing various actions according to the present invention. The steps, as shown in these figures, may be modified such that they do not depart or detract from the spirit of the present invention.

FIGS. 2A –2C illustrate a flowchart according to one embodiment of the present invention. The flow chart shows how a user can access and/or create electronic documents regarding a deceased or a living individual, access information about a living or deceased

individual in a secure manner, access the electronic documents which serve as an on-line guest book or guest registry, and add information to the guestbook or family forum. As used herein, "E.D." is an abbreviation for "electronic document."

5

10

15

20

25

As illustrated in FIGS 2A-2C, starting point 200 represents the electronic document or webpage which is accessed by a user. 206 is a selection which can be made from starting point 200 and allows the user to either begin the creation 204 of an electronic document regarding a deceased or living individual. Alternatively, a user may view a sample of an online living memorial or electronic documents regarding a deceased 208, 210 or access and view such electronic documents 208. The electronic document may be a sample page to demonstrate to a user what type of information may be used. The electronic documents are then displayed 212. Access to such electronic documents may start with a user performing an online search for the living individual and/or deceased's name 212. The name is entered 214 and databases containing the names are searched 216. The user may then view the results of the search 218.

The user selects the living or deceased individual at 220. If the electronic documents associated with the living or deceased individual are not protected in a secure manner, such as with a password protection 222, then electronic documents regarding the deceased or living individual are shown 234.

If there is password protection 222, the user is prompted for the password at 234. If the user does not have the password, an electronic document summarizing the living or deceased individual is shown 226 and the user may again select a page at 228. If the user has the password and enters the password, the password is verified 230. If the password is valid, electronic documents regarding the deceased or living individual are shown 234. If the entered password is invalid, the user is prompted to again enter the password 234.

236 on FIG. 2A links 236 on FIG. 2B. At 238, electronic documents regarding the living or deceased individual are displayed. The user may then select additional pages 240. For example, the user may elect to enter an online guestbook 242 or family forum 244. The

family forum may comprise an online area for affected users, preferably an inner circle of affected users, to discuss the deceased and/or arrangements regarding the deceased.

The online guestbook or family forum may be accessed in a secure manner 246 with proper verification of identification through, for example, the submission of a verified password 248. If the online guestbook or family forum is not protected in a secure manner, then data regarding the online guestbook or family forum is retrieved 258 and shown 260.

If there is password protection 246, the user is prompted for the password at 238. If the user does not have the password, an electronic document summarizing the online guestbook or family forum is shown 250 and the user may again select a page at 252. If the user has the password and enters the password, the password is verified 254. If the password is valid 256, electronic documents regarding the online guestbook or family forum are retrieved 258 and shown 260. If the entered password is invalid, the user is prompted to again enter the password 248.

10

15

20

25

262 on FIG. 2B links 262 on FIG. 2C. At 264, the user may access the family forum page. If the user enters the family forum page, the user may choose 266 to add a family forum message 268. If the user does not wish to add a family forum message, the user is sent to step 202. If adding a family forum message, the user may also attach photos 270, such as photos of the deceased or living individual. The photos are then updated at 272. The user is then sent to step 202.

If the user declines to enter the family forum page 264, the user may enter the guestbook page 274. The user may select to enter a guestbook message 276, and if the user so elects, the user's message is added to the guestbook 278. The user is then sent to 202.

If the user declines to enter the guestbook page 274, the user may elect to enter the sharing memories page 280. The sharing memories page allows a user to add a document such as an electronic image, photograph, or text comments about a living or deceased individual. The user may choose 282 to add a sharing memory 284, which may involve attaching a photograph 286 and having the photograph updated on the page 288. The user is then sent to 202.

Once a user has accessed secure areas of the network, or created a new user profile, it is possible to return 202 to the starting point 200 (on FIG. 2A) or to 240 (on FIG. 2B).

FIGS. 3A – 3D illustrate a flowchart according to one embodiment of the present invention. A user, such as a principle survivor, can administrate an assigned portion of the network by entering biographical information, general information, uploading digital images or photographs, maintaining a gallery of uploaded images and photographs, providing messages, and maintaining the guestbook and access to the network. A principle survivor may become a member of the network by accessing the computer scripted or programmed forms for transactional activities such as purchasing an online memorial, which is a unique interactive electronic document considered a memorial for a living or deceased individual. The online memorial includes an online tribute to a individual by providing electronic documents and being an online repository which can accumulate uploaded and submitted information about the individual.

5

10

15

20

25

At starting point 300, a user, for example the principle survivor, is prompted by the network server or database server to provide identification in a secure manner by entering a login 304. In the case where a user does not remember the correct identification 306, the network server or database server prompts the user to submit an email address or contact information 320 which is used to provide the user with the proper identifying password or materials 322.

If the password, family name, and user ID are known by the user, such information is entered at 308. The information is then verified at 310 by determining if the information is correct 312. If it is not, the user is returned to start 300 via 302. If the information is correct, 314 the user selects a subject to maintain at 314. The subject may be, for example, the living or deceased individual. At 316, the user determines what type of package to purchase, for example a deluxe or regular package. The various packages involve different features or areas to view and/or upload electronic documents regarding the living or deceased individual.

318 on FIG. 3A links 318 on FIG. 3B. At 320, the user is provided with administrative electronic documents for the particular portion of the database to which the

user is assigned by the network administrator and/or network server/database server. At 302, the user is prompted to enter biographical information. If the user does not desire to enter such information, there is a determination if the user has a deluxe package at 334. If the user desires to enter such information, biographical information on the living or deceased individual is entered at 324 and sent to 334. If the user does not have a deluxe package, the user is prompted via 318 to enter more biographical data at 322. If the user has a deluxe package, the user is prompted to add more information on FIG. 3C.

5

10

15

20

25

Additionally, the user may enter information for a family page such as textual information or decisions for the layout of the document 324, enter a digital image or portrait 326, provide a selection of digital images or portraits in a gallery 328, provide text information 330, review and select text messages which are accessed by other members of the affected circle and/or family 332 or review and maintain text items submitted to the online guestbook 336. These options allow the user to maintain and update information regarding the deceased or living individual.

If the user does not elect to enter biographical information, then at 340 the system prompts the user to add a new online memorial for a deceased or living individual to the account. If the user does not, then the user returns to 320 via 318. If the user does, the user enters this new information on FIG. 3D, via 342.

At 334, the system determines if the user has a deluxe package. If the user does, they are provided more options on FIG. 3C via 338. If the user does not, then the user returns to 320 via 318.

Within the family administration area of the network 320, a user having a deluxe package has various additional options other than those discussed above. For example, a user can add or modify a biography 344 once it has been entered at 322. A user can submit digital images or portraits to a main document or a sub-document which is linked to the main document 346 and display or upload such photos 348. A user can edit or delete comments within the memory message document area 366. A user can submit 366, delete 368 and arrange digital images or portraits in the gallery area. A user can add to the members of the

affected circle by adding additional family members, deleting family members, and adding family member information 350, 352, 354, and 356. A user can edit, select and/or delete messages in the family forum area 374, 376. Further, a user can select or delete entries in the guestbook 370, 372. After completing this information, the user returns to 320 (on FIG. 3B) via 318.

5

10

15

20

25

If the user has selected to enter a new online memorial for a deceased or living individual, then at 378, the user enters electronic information regarding the individual. At 380, the user verifies that the information is correct at 380. The information is recorded at 382 and the user is prompted to pay for the online memorial at 384. The price is verified by the user 386 and then the user enters payment information 388. The transaction is then processed at 390. The system determines whether the memorial and/or the payment is accepted or declined at 392. The user is then returned to start 300 via 302.

FIGS. 4A – 4C illustrate a flowchart according to one embodiment of the present invention. FIGS. 4A – 4C shows how a funeral industry user, for example an individual who directs, manages or is employed by a funeral home, accesses, manages and creates electronic documents on the network and database servers. The documents allow the funeral industry users to access and create accounts for users, such as a principle survivor. Portions of the database and storage areas are modified by the funeral industry user in order to identify which areas of the network/database are secure and/or managed by principle survivors or available to general users. The funeral industry user can track transactional activities, such as monetary payments. Further, the creation, manipulation, and modification of available electronic documents is shown in FIGS, 4A-4C.

Starting point 400 allows a user, preferably an individual who is affiliated with the funeral industry, to access the system in a secure manner through a network server or database server. At 404, the user is prompted for a login, user name and user identification, such as a password. This information is entered at 406 and verified at 408. If the correct information is provided by the user at 410, the network server or database server provides the user with an

electronic document representing a menu of selectable options 406. If incorrect information is provided, the user returns to start 400 via 402.

Additionally, the user may select to review a statement of the accessed account information 408. If the user desires to review this statement, the system determines if the user has proper access to view such a statement at 410, and if so, displays the statement at 412. Otherwise the user returns to 406 via 404.

Alternatively, the user may send an email to the network administrator 414, 416, or return to the user's industry specific website (or network member's website) at 418. The website may be located at a separate URL. The user then is sent to that website at 420. Moreover, the user may select to return to the home page 424 of the system. For example, the system home page may start the user along the system shown in FIG. 2A, item 200. If the user selects this option, at 426 they go to the home page.

10

15

20

25

Further, the user may select to create a new customer user account 430, or select to edit and/or modify an existing customer account 434. In a preferred embodiment, a customer account will be the account managed by a principle survivor. Selecting to create a new customer account 430 allows the user, via 432, access to electronic documents which allow the user to submit or enter information regarding the new customer, for example family information 440.

At 444, the information entered is confirmed and recorded at 446. The user then chooses the product, such as a deluxe or standard product at 448. Then the user confirms the product ordered and the price at 450. The transaction is then recorded 452. An administrative page 466 is displayed (via 454).

Selecting to modify an existing customer account 434 allows the user, via 436, access to electronic documents which allow the user to modify information regarding the customer, for example family information. The user enters the family last name to edit at 456 and the system displays matching last names at 458. The user then selects a family account at 460. A page of information regarding the individual is shown at 462. The user then selects whether to use a new registry or edit the subject matter at 464. If the user wishes to use a new registry

listing, then the user enters new subject information about the family at 442 (via 470). If the user wishes to edit the subject matter, an administrative page is shown at 466.

Upon selecting to edit subject matter within the customer's account 464, the user is provided with an administration page 466 from which the user may select various options from 468. For example, the user may select to add products 472, edit remembrance text 482, edit and/or delete services 490, submit and update or delete digital images 498, and edit the amount of a donation 804. If adding a product 472, a display of products not already purchased is shown at 474, a product(s) to purchase are selected at 476, the product(s) are confirmed, along with the price at 478, and the transaction is recorded at 480. If editing remembrance text at 482, the current information is displayed at 484, edited or added at 486 and the changes are recorded at 488. If editing and/or deleting services at 490, the current service information is displayed at 492, edited at 494, and the changes are recorded at 496. If updating portrait photos at 498, the updated main page portrait and/or sub page portrait at updated at 800 and shown at 802. If editing donation information 804, the current donation information is shown at 806, edited at 808, and the changes are recorded at 454. When finished, the user either returns to editing the subject at 466 via 454, or returns to the main menu from 812 to 406 via 404.

10

15

20

25

FIGS. 5A – 5F illustrate a flowchart according to one embodiment of the present invention. A network administrator, such as an individual who is employed by or a director of the network, accesses the network server/database server to manage both the network program(s) and electronic documents. A network administrator gains access through a secure connection, selects a network member's account, changes and updates information relating to the funeral industry, and allots portions of the database server or storage area as well as certain electronic documents to users and members of the network.

Starting point 400 provides a network administrator with secure access to the network by providing a login point 502 which is verified by the network server/database server 504, 506. Upon verification of the login information the administrator is provided with a administration menu 510 which allows for the selection of an article library document 512, an

advisor post office 514, books administration 538, death care post office area of the network 560, flowers administration 586, network member host html setup 616, and network member registry HTML setup 626.

Selection of the article library 512 provides the administrator with a display of a three tier message center that can be accessed to setup the message center categories and messages 522, 524. Selection of categories 526 allows the administrator to view a document which displays categories which can be deleted, edited or added, or an image may be attached and/or updated 530. Changes or new entries to categories are then recorded 532 by the network server/database server. Selection of messages 528 allows the administrator to view a document which displays messages which can be deleted, edited or added 534. Changes or new entries to messages are then recorded 536 by the network server/database server.

5

10

15

20

25

Selection of the advisor post office 514 allows the administrator to view a document which displays the advisor post office administration center 518 wherein the administrator may setup filters, browse submissions, send mass mail, setup the administrators post office and/or view user demographics. Information which is changed within the advisor post office administration center is then recorded 520 by the network server/database server.

Selection of books administration 538 allows the administrator to view a document which displays books administration wherein the administrator may setup categories, setup books and/or setup field names 540. Selection of setup categories 542 in this instance allows the administrator to view a document which allows the administrator to add, delete or edit 544 categories and the changes are recorded 546 by the network server/database server. Selection of setup field names 548 allows the administrator to edit field names 550 where the changes are then recorded 552 by the network server/database server. Selection of setup books 554 allows the administrator to view a document which allows the administrator to add, delete, edit or upload a book image 556, preferably the books relate to the funeral industry, changes are then recorded 558 by the network server/database server.

Selection of cards administration 562 allows the administrator to view the cards administration 564 document wherein the administrator may setup categories, setup cards

5

10

15

20

25

and/or setup field names. Selection of setup categories 566 in this instance provides the administrator access to add, delete or edit categories 566. Changes made are then recorded 570 by the network server/database server. Selection of setup field names 572 allows the administrator to edit field names 574, where the changes or new entries are recorded 576 by the network server/database server. Selection of setup cards allows the administrator to add, delete, edit or upload card images 580 and the changes or new entries are recorded 582 by the network server/database server. Selection of death care post office 610 provides the administrator with the death care post office document 612 which allows the administrator to setup filters, browse submissions, send mass mail, setup the administrator post office, and/or view user demographics. Changes or new entries made within this area are recorded 614. Selection of flowers administration 586 provides the administrator with the flowers administration document 590 wherein the administrator may chose to setup categories, setup flowers and/or setup field names. Selection of setup categories 592 in this instance allows the administrator to add, delete or edit categories 594, where the changes or new entries are recorded 596 by the network server/database server. Selection of setup field names 598 allows the administrator to edit field names 600 where the changes are recorded 602 by the network server/database server. Selection of setup cards 604 allows the administrator to add, delete, edit or one or more flower images 606 where the changes or new entries are recorded 608 by the network server/database server.

Selection of network member host html setup 616 displays the network members 618 document wherein the administrator may view members of the networks names, such as a principle survivor, view member signup dates and select the member whose information is to be edited, such as the member's name. Selection of edit member 620 allows the display of a network member html setup document 622 which allows the administrator to set colors, add images and insert image maps in an html document. Changes or new entries are recorded 624 by the network server/database server.

Selection of network member registry html setup 626 displays the network members document 630 which allows the administrator to view member names, such as a principle

survivor, the member signup date, and allows the administrator to select members information to be edited. Selection of edit member 632 displays the network member registry html setup document 634, wherein the administrator may set colors, add images, insert image maps in the electronic document. The changes or new entries are recorded 636 by the network server/database server.

5

10

15

20

25

Selection of network member setup 638 provides the administrator with a display of the network member setup document 640 which shows member names, such as for example a principle survivor, the member signup date and allows the administrator to select a member whose information is to be edited. Once a member is selected to be added or edited 642 the administrator either edits the member information 646, 652, and has the changes recorded 654, or adds a new member 644 by adding new network member information 648 and having the information recorded 650 by the network server/database server.

Selection of network member user setup 656 displays the network members document 660 wherein the administrator may select a member whose information is to be added or edited, preferably the member is a principle survivor, a deceased or a person initiating an online tribute. Selection to add or edit a users information 662 provides access to a display of network member users 664 wherein the administrator may select a user whose information is to be edited or add a new user's information. Adding a new user 666 is through the network member user setup 668, where a username, password and permissions are added by the administrator and the new entries are recorded 670 by the network server/database server. Editing a users information 672 is through the network member user setup 674 where a username, password and permissions may be edited and the changes are recorded 676 by the network server/database server.

Selection of user and group security 678 displays the security module administration document which allows the administrator to access group setup 682, user setup 700, permission setup 720 and turn off permission setup 738. Selection of group setup 682 displays groups 684 which allows the administrator to select to add a group or click a group name to make edits. Selecting to add or edit 686 group information allows the administrator

to add 688 a group name, set inherits and permissions 690 and have the new entry information recorded 692, or the administrator may edit a group name, inherits and permission 696 and have the changes recorded 698 by the network server/database server. Selecting user setup 700 displays users 704 where the administrator may add a user or edit user information.

Selecting to add or edit 706 user information allows the administrator to add 708 a user name and select groups 710 and have the information recorded 712 or the administrator may select to edit 714 a user name and edit groups 716 and have the changes recorded 718 by the network server/database server.

10

15

20

25

Selecting permission setup 720 displays permissions 722 where the administrator may add a permission or select an existing permission to edit. Selecting to add or edit 724 a permission allows the administrator to add 726 a user name or select a group and have the new entries recorded 730 or the administrator may select to edit 732 a user name and/or groups and have the changes recorded 736 by the network server/database server. Selecting turn off permission setup 738 allows the administrator to turn off permission setup 740. The administrator may return to display web site administration menu 510 at FIG. 5F, 508. The flowchart of FIG. 5A is linked to the flowchart of FIG. 5B by 516, the flowchart of FIG. 5B is linked to the flowchart of FIG. 5C by 588, the flowchart of FIG. 5C is linked to the flowchart of FIG. 5D by 628, the flowchart of FIG. 5D is linked to the flowchart of FIG. 5E by 658, the flowchart of FIG. 5E is linked to the flowchart of FIG. 5F by 702.

One embodiment of the present invention comprises a method for providing electronic documents submitted by users regarding a deceased individual on a system of networked computers by providing, publishing and/or submitting electronic documents and/or electronic information regarding a deceased over a system of networked computers. Preferably, the electronic information is provided by at least one user. Alternatively, the electronic information may regard a living individual. The user may be an Internet or computer user.

Alternatively, the user is a principle survivor. In one embodiment, the principle survivor accesses the electronic information in a secure manner and determines which of the provided or submitted electronic documents are acceptable, e.g., not to be removed from the

network. Furthermore, the principle survivor determines which other users are in the affected circle and which users in the affected circle are allowed secure access to acceptable electronic documents.

5

10

15

20

25

Another embodiment of the present invention comprises an on-line computer network system having a remote computer accessible network server coupled to a database server which contains electronic documents. The electronic documents may be accessed from a remote location on the network or via the Internet. Alternatively, the electronic documents are submitted from family and friends and regard a deceased and are accepted by the server. The submitted electronic documents may be initially accessible by a member of the network or a principle survivor through a secure manner to the network. Once the submitted electronic documents are reviewed and accepted by a member of the database server or principle survivor, the electronic documents are published or placed on a World Wide Web Internet browser readable page, such as for example an HTML document. The electronic information and the HTML document may be accessible to the public via the Internet in a secure manner.

In another embodiment, the remote computer accessible network server of the invention is a computer which is linked to the Internet. Computer software and hardware may be used to connect the server to the Internet. The server is considered to be remotely accessible by a personal computer terminal which can be located at various distances from the network server and connected to the Internet. Access to the network server by a remote computer is initially made via the World Wide Web based on the URL or IP address provided by a user from a remote computer terminal. Internet browsing software such as NETSCAPE NAVIGATOR® (Netscape Communications Corporation) or MICROSOFT INTERNET EXPLORER® (Microsoft Corporation) provide a remote user access to the URL or IP address of the network server and the electronic information stored therein.

In another embodiment of the present invention, the network server is arranged to allow secure access through a query of a user name and password. A user who desires to become a member of the network server may select both a user name and a password, or utilize a user name and password provided by the network server. Preferably a principle survivor accesses

the network server and the database server which is either part of or connected to the network server, by providing the user name in a secure manner.

A network server may be associated with a database server that has stored categorized searchable material regarding a deceased individual. The material can be transmitted through the network server and to the Internet via HTML protocols and the like. For example, the material may be electronic information provided by users. Software may be used to organize the database in a manner that is searchable and allows a user at a remote computer terminal to access the database.

10

15

20

25

In another embodiment, the database server is configured to allow access to electronic documents. For example a user, such as a principle survivor can access and edit electronic documents regarding a deceased, or as an interactive memorial to a life, such as for a living individual. Alternatively, certain electronic documents such as an online obituary or remembrance category for a deceased can be accessed by users, such as funeral industry users and/or users in the affected circle who have been provided access to such categories by a member, principle survivor or network administrator. Alternatively, certain electronic documents may be made publicly available to anyone who enters the proper URL or IP address. Certain hyperlinks within an electronic document may also provide access to additional electronic documents. Thus, in another embodiment the database server and database may contain electronic documents that have different levels of access, for example public access, access for submitting electronic documents regarding a deceased person, access for reading other submitted electronic documents, or access for editing submitted electronic documents. Some electronic documents may be accessible by all users, while electronic documents which contain obituary and/or remembrance information may be accessible by a user in the affected circle.

Another embodiment of the present invention provides a method for performing online transactional operations between a user and a funeral industry user. A system of networked computers receives electronic documents regarding a deceased, for example an obituary or an interactive memorial. A central storage computer database comprising categorized

information about a deceased, or a memorial, such as an online tribute to a living individual, is provided. A user, such as a principle survivor, an inner circle of users, a user in the affected circle or a funeral industry user is provided remote access to said central storage computer database. The central storage computer database comprises computer programs or commands which prepare electronic documents such as, forms for a user to request information regarding the funeral industry, forms for business requests and/or solicitations, and the like. The forms allow transactional processes to occur between the funeral industry user and users who are interested in learning about processes relating to the funeral industry.

In another embodiment, users from both funeral related industries and users such as principle survivors are interconnected through the database/network server in a manner which promotes the referral of services within the funeral industry. Certain electronic documents stored within the database/network server may be configured to help monitor when such documents are accessed and by whom they are accessed. This allows the database/network server to monitor when a user accesses a funeral industry user's electronic documents.

10

15

20

25

The electronic documents, such as a web page, may be located at a separate URL(s) and do not have to be located on the same network server/database server as the documents from which a purchase decision (when an item or service is purchased) or query (when a search or request for a service or a subject is performed) is made. For example, a user, such as a principle survivor who chooses a funeral industry user, such as a specific florist, cemetery and/or funeral home, may make a notation of this on the electronic documents over which he/she has administrative control. This notation can serve as a link to the particular funeral industry user, and when a user, such as a public user or a member user, accesses the industry user's document, the database creates a notation allowing the member to serve as a referring party. Therefore, the funeral industry user may receive a commission based on transactions the user conducts in the future.

In another embodiment, various dealers may have electronic documents, such as web pages, which are constructed and reside on remote servers, or which reside on a central network server. The dealers may be merchants that desire to be associated with the central

network server. These web pages may be constructed by the dealer or the by the network server administrator. Further, these web pages may contain embedded logos or other icons specific to the dealer. These web pages are configured to provide information to the central network server. The provided information relates to transactions that occur between a user and the dealer. Such transactions include, for example, electronic commerce transactions and information requests. This process allows the central network server to monitor transactions between dealers and users. The process is dynamic and additional users and members may become active on the network by preparing electronic documents, such as web pages, configured in a manner which allows a notation of a transaction to be provided to the central network server, such as a collection of networked computers which accept information from the user.

5

10

15

20

25

Therefore, the central network server may set up a network of dealers, wherein the dealer network comprises numerous dealers. A user may search for a local dealer, a dealer that is physically local to the user, on the webpage of the central network server.

Alternatively, the user may search for other dealers. The user may then visit the web page of one of the dealers. The central network server may collect a commission based on any transactions that occur between this dealer and such a user. Additionally, the webpage of the dealer and the central network server are intermingled such that users may pass back and forth between the webpage of the dealer and a webpage for the central network server.

Moreover, if a user visits the webpage of the dealer and then sends electronic information relating to a deceased or a living individual to the central network, such information could be associated with the dealer. For example, the information may contain a notation of the dealer. For example, if the dealer is a funeral home that provided services to the deceased, the information may contain a notation of this dealer. When a second user views this electronic information and provides their own electronic information (for example regarding a deceased or living individual), the dealer may be provided a commission because of the notation. The notation may further be associated with any additional user that visits the electronic information of the first user. Further, the electronic information of the second user

may also have a notation for this same dealer. Therefore, dealers may receive commissions based on future users viewing electronic information of a user that they assisted. Moreover, these dealers are not limited to funeral industry users, but may be any involved in any industry.

5

20

25

In another embodiment, a network server computer is coupled to a database server computer that contains an obituary, guest book, and registry database with records uniquely identifying deceased parties, this may be, for example, an on-line guestbook. For each record, a deceased individual is identified and an obituary is provided, and a collection of comments from guests, such as for example, friends and family, may also be stored in the database. The obituary is created with the assistance of the principle survivor and can be altered and/or manipulated by the principle survivor in a dynamic manner. The collection of electronic documents may be sent from users over the network. For example, the electronic document may be directly input via a computer console using a method where an electronic mail ("email" or "email") message is received from the network, containing electronic documents from a user. Each e-mail received by the network server is coupled to the database server which collects the electronic information in a separate storage area in a secure manner and is accessible by the principle survivor. A user in the affected circle may access the collection of received electronic documents by identifying themselves via a user name in preferably a secure manner. This can be done from the network by entering electronic information into an HTML form document, or by other typical computer access means. When the authorized user approves of a particular message, the message is annotated as an indication to allow the database server to transfer the comments from the initial non-public database area to a guest book registry area that is available to be read (but not necessarily edited) by a user in the affected circle.

The authorization, annotating, or tagging, can be done in various ways, such as by sending a representative indication to the particular electronic document record that is monitored by the database server instructing the server to transfer the electronic document to the guest book/registry for the particular deceased individual. When a user accesses the

network server through a particular web site and identifies the specific deceased individual to which they are interested in accessing a guest book/registry, the network presents at least one web page to the user with the deceased individual's obituary and collection of electronic documents. The electronic information is accessed from the particular database record for the deceased individual.

In another embodiment, electronic documents regarding a living individual, such as a remembrance online memorial, are used. The electronic documents may be linked to an online guest book and obituary. These electronic documents may use secure access for submission, viewing and editing as discussed above.

5

10

15

20

25

In addition, electronic documents regarding a deceased individual may also be used in an embodiment of the present invention. For example, users can create a collection of electronic documents such as narrative, audio, video, photos and other such personal electronic information that details the life of the deceased person.

In another embodiment, a living memorial of electronic documents can be constructed by an authorized user/member, either a user such as a principle survivor, a funeral home professional or insurance agent or the like. The documents can be a series of interlocking HTML pages, preprogrammed computer scripts or commands or computer program code providing electronic documents in the form of electronic questionnaires which query another user seeking funeral related information. Electronic documents, such as HTML pages, can be constructed by an authorized user, such as a principle survivor, a general user of the Internet, a funeral home industry professional, an insurance agent or other party, by entering information into a series of inter-linked HTML pages using scripts (instructional text/computer program command code) that relate to other databases, either remote or local, which contain funeral, obituary, and/or mourning process information. A member may answer additional relevant scripts (such as different scripts for gender, race, religion and the like) all of which are translated through computer software to a new database and graphic display. Various choices of graphic display exist for the member to use when creating an on-line living legacy. Fields in the living legacy may be edited. Further, other electronic documents, such as text, pictures

and the like may be inserted into fields automatically. Such insertions may occur through the network server/database server pre-programmed commands which insert information based on user responses to question. The online tribute is a dynamic electronic document which can be updated and can serve as an online tribute to a living or deceased individual.

5

10

15

20

25

Additionally, in another embodiment a user can construct a legacy collection of electronic documents pertaining to a deceased or a living individual. The living individual can be anyone, such as a relative or oneself. Further, the living individual may be a celebrity that has no relation to the user. This legacy collection of electronic documents is created by a combination of a series of computer program driven commands that prompt the user to enter specific information. Alternatively the user may provide information for the legacy collection at a later time. This helps create electronic information in the database server specifically addressing the needs of a collection of electronic information for the family of the deceased or for the living. The legacy collection of electronic information may include such electronic information as what type of professional funeral services the living individual desires to have for his funeral. Therefore, friends and relatives of the living individual will know what type of funeral arrangements the living individual desired after his or her passing. The computer prompts the user to enter such electronic information into the database. These prompts additionally monitor user responses and provide related electronic information to the user in an immediate and dynamic manner to assist the user in further developing the legacy collection of electronic information. For example, if a user is looking for professional services, such as insurance services or funeral home options, the prompting software can monitor user inputs and responses to computer driven commands as discussed above and provide the user information about professional services while the user creates the legacy collection of electronic information in the database. Moreover, if the user would like to have direct contact with any of these organizations, the database server can forward a request with electronic information to the particular professional services provider. Forwarding electronic information, can be done for example via e-mail sent from the server into the network, and forwarded to the e-mail account of the particular professional services provider.

In another embodiment, while either linked or not linked to electronic documents regarding a deceased or living individual, users can securely upload valuable documents, pictures, wills, contracts, and the like, for secure on-line storage. A network administrator allocates portions of the database server/network server hard drive to a user who can access the portions through secure methods, for instance by user name identification and password. Selective access to various valuable documents may be granted by the authorized user of the account to other users, by assigning different passwords or permissions to the assigned area to each or multiple users. For example, a first user may have complete access to the valuable documents and a second user may have access to only a limited number of valuable documents. Alternatively, a third user may have no access to the valuable documents.

The authorized user may also restrict access by some users to areas within the assigned portion of the database server/network server hard drive by indicating which additional users may be allowed secure access. The authorized user does not share the secure password provided by the network administrator.

10

15

20

25

The authorized user may be granted administrative control of the allocated portion of the database for these valuable documents. Such control allows the authorized user to grant future users the ability to create their own password and user name for secure access to the valuable documents, or the authorized user may provide unique passwords to additional selected users. The amount of network database storage space which is allocated to the authorized user can be up to the maximum available and is dependent on the available hardware and not considered a limiting aspect of the invention. Entire databases and categorized views of the valuable documents are available over the network. Furthermore, a user, such as a principle survivor can access a secure area database specifically dedicated to storing valuable documents for a particular living individual, such as for planning for the end of life events.

The valuable documents may be indexed on the system. For example, if the valuable documents are a will and a deed, the will and deed may be stored in the system in areas designated for a will and a deed. Moreover, when selecting to the view the will or the deed,

information regarding such documents, such as local attorney specializing in wills or deeds, may also be displayed. Further, other such related information may be displayed along with the valuable documents. Such information may be readily linked to by users accessing the valuable documents. Additionally, such information could be tailored to the user based on information provided about the user, as discussed above.

5

10

15

20

25

Different types of electronic documents can be protected with various levels of security and even different passwords. Access to these valuable documents in the secure area are available to principle survivors over the Internet. This helps facilitate and reduce the burden on the legacy parties such as the principle survivor and users in the affected circle.

Electronic information on the network regarding a deceased is linked within the database server and cataloged based on the name of the deceased, as well as other documents accessible through the network.

In another embodiment, websites for funeral homes are created which track and are linked to items mentioned above. Additional innovated queries associated with the network can include customer qualification for pre-need and immediate need purchases of funeral, death care, products and services. User profiles are created based on interaction with the network and network programs. Such profiles are accessible by funeral homes, insurance companies or other funeral or burial arrangement providers.

In another embodiment, a website for a funeral home may use a logo that may be inserted as an electronic document on a webpage that comprises electronic information regarding a deceased. This logo may be linked to the website for the funeral home. Therefore users may be linked from the webpage with electronic information regarding the deceased to the webpage of the funeral home.

Even though throughout this disclosure, reference is made to the funeral industry, aspects of embodiments of the present invention are applicable to different industries. These other industries may be any industry that would benefit from the described present invention, for example the appliance industry or the electronics industry.

One skilled in the art would readily appreciate that the present invention is well adapted to carry out the objects and obtain the ends and advantages mentioned, as well as those inherent therein. The specific methods described herein as presently representative of preferred embodiments are exemplary and are not intended as limitations on the scope of the invention. Changes therein and other uses will occur to those skilled in the art which are encompassed within the spirit of the invention are defined by the scope of the claims.

It will be readily apparent to one skilled in the art that modifications may be made to the invention disclosed herein without departing from the scope and spirit of the invention. For example, those skilled in the art will recognize that the invention may suitably be practiced using a variety of different access methods such as wireless web devices and are within the general descriptions provided.

10

15

20

25

The invention illustratively described herein suitably may be practiced in the absence of any element or elements, limitation or limitations which is not specifically disclosed herein. Thus, for example, in each instance herein any of the terms "comprising," "consisting essentially of" and "consisting of" may be replaced with either of the other two terms. The terms and expressions which have been employed are used as terms of description and not of limitation, and there is not intention that in the use of such terms and expressions of excluding any equivalents of the features shown and described or portions thereof, but it is recognized that various modifications are possible within the scope of the invention claimed. Thus, it should be understood that although the present invention has been specifically disclosed by preferred embodiments and optional features, modification and variation of the concepts herein disclosed may be resorted to by those skilled in the art, and that such modifications and variations are considered to be within the scope of this invention as defined by the appended claims.

In addition, where features or aspects of the invention are described in terms of Markush groups or other grouping of alternatives, those skilled in the art will recognize that the invention is also thereby described in terms of any individual member or subgroup of members of the Markush group or other group. For example, if there are alternatives A, B,

and C, all of the following possibilities are included: A separately, B separately, C separately, A and B, A and C, B and C, and A and B and C.

Thus, additional embodiments are within the scope of the invention and within the following claims.

I claim:

15

20

1. A method for providing an electronic document regarding a deceased or a living individual over a system of networked computers, comprising the steps of:

connecting to a system of networked computers;

5 receiving an electronic document regarding a deceased;

providing said electronic document over said system of networked computers, wherein access to said electronic document is limited to a user in an affected circle.

- 2. The method of claim 1, wherein said access comprises secure access.
- 3. The method of claim 2, wherein said secure manner is a password secured connection.
- The method of claim 1, wherein said system of networked computers comprises a central storage and access location, wherein said central storage and access location comprises a database server configured to accept and store remotely submitted electronic documents regarding a deceased individual.
 - 5. The method of claim 4, wherein said step of receiving said electronic document regarding said deceased comprises:

receiving an electronic document provided by a user through a public access point on said system of networked computers, wherein said electronic document is accessible by a principle survivor through a secure connection to said database server.

- 6. The method of claim 5, wherein said principle survivor provides said electronic document over said system of networked computers.
- 7. The method of claim 1, further comprising providing a second electronic document regarding said deceased by a second user.
- 8. The method of claim 1, wherein a principle survivor determines which individuals are in said affected circle.
- 25 9. The method of claim 1, wherein said electronic document comprises sharing memories pages.
 - 10. A remote computer accessible network server coupled to a database server which comprises:

an electronic document regarding a deceased provided over a system of networked computers, wherein said electronic document originated from at least one user;

a principle survivor, wherein one of said at least one users is said principle survivor; secure access to said electronic document, wherein said principle survivor is allowed to securely access said electronic document; and

an affected circle, wherein said principle survivor determined which of said at least one users are in said affected circle and determines whether said electronic document is accessible by said users in said affected circle.

5

20

- 11. The network server of claim 10, wherein said electronic document is an obituary.
- 10 12. The network server of claim 10, wherein said electronic document is capable of being modified by said principle survivor.
 - 13. The network server of claim 10, wherein said secure manner is a password secured connection.
- 14. The network server of claim 10, wherein said database server is searchable for the identity of said deceased.
 - 15. The network server of claim 14, wherein said electronic document comprises identifying records of said deceased, obituary information regarding said deceased, insurance policy information regarding said deceased, funeral home information regarding said deceased, cemetery information regarding said deceased, and submitted electronic documents regarding said deceased.
 - 16. The network server of claim 10, wherein said electronic document is submitted via electronic mail.
 - 17. The network server of claim 10, wherein said electronic document is submitted via an Internet browser readable document.
- 25 18. The network server of claim 10, wherein said database server comprises a secure storage area for storing said electronic document.
 - 19. A method for monitoring online transactional operations between a user and a dealer, comprising the steps of:

connecting a system of networked computers;

5

providing a webpage of a dealer connected to said system of networked computers by a central network server;

facilitating access to said webpage of said dealer by a user, wherein said user has visited a webpage of said central network server; and

monitoring online transactions between said dealer and a user by a central network server.

- 20. The method of claim 19, wherein said online transaction is a electronic commerce transaction.
- 10 21. The method of claim 19, wherein said user accesses said webpage of said dealer and said webpage of said central network server and said user transacts with said central network server.
 - 22. The method of claim 21, wherein said dealer is provided a commission.
- 23. The method of claim 21, wherein said user provides electronic information regarding on said central network server.
 - 24. The method of claim 23, wherein said user is a first user and said dealer is provided a commission when a second user views said electronic information of said first user and said second user provides electronic information to said central network server.
- The method of claim 24, wherein said electronic information of said first user
 comprises electronic information regarding a first deceased and said electronic information of said second user comprises electronic information regarding a second deceased.
 - 26. A method for receiving electronic information from at least one user regarding a deceased over a system of networked computers, comprising the steps of:

receiving electronic information regarding an individual over a system of networked computers, wherein said electronic information came from at least one user, and further wherein one of said at least one users is a principle survivor;

allowing said principle survivor to securely access said electronic information; determining which of said electronic information is acceptable electronic information;

determining which of said at least one users are in an affected circle; and providing secure access to said acceptable electronic information by said uses in said affected circle.

- 27. The method of claim 26, wherein said electronic information comprises an obituary.
- 5 28. The method of claim 26, wherein said electronic information comprises photographs regarding said individual that are placed in a photo gallery.
 - 29. The method of claim 26, wherein said individual is a deceased individual.
 - 30. The method of claim 29, wherein said electronic information further comprises biographical information regarding said deceased individual.
- 10 31. The method of claim 28, wherein said electronic information comprises a family forum for at least two of said users in said affected circle to communicate.
 - 32. A method for storing a valuable document, comprising the steps of:

 providing a valuable document over a system of networked computers by an authorized user;
- storing said valuable document on a computer, wherein said computer is connected to said system of networked computers;
 - allowing secure access to said valuable document by said authorized user; and providing to a first user limited access to said valuable document.
- 33. The method of claim 32, wherein said step of providing to said first user is by said authorized user.
 - 34. The method of claim 32, further comprising providing to a second user secure access to said valuable document by said authorized user.
 - 35. The method of claim 34, wherein said step providing a valuable document comprises providing a plurality of valuable documents.
- 25 36. The method of claim 35, wherein said valuable documents are indexed on said computer.
 - 37. The method of claim 36, wherein said valuable documents are displayed in areas that are associated with the type of valuable document.

38. The method of claim 37, further wherein said valuable documents are displayed along with information regarding said valuable document.

- 39. The method of claim 38, wherein said valuable document is a will.
- 40. The method of claim 35, further comprising allowing a second user access to a subset of said plurality of valuable documents.
 - 41. A method for providing electronic information from users on a system of networked computers, comprising the steps of:

sending said electronic information over a system of networked computers; allowing said principle survivor to securely access said electronic information;

- determining which of said electronic information is acceptable electronic information; determining which of said at least one users are in an affected circle; and providing secure access to said acceptable electronic information by said users in said affected circle.
 - 42. The method of claim 41, wherein said electronic information comprises electronic information regarding a deceased.

15

43. The method of claim 41, wherein said electronic information comprises electronic information regarding a living individual.

1/19

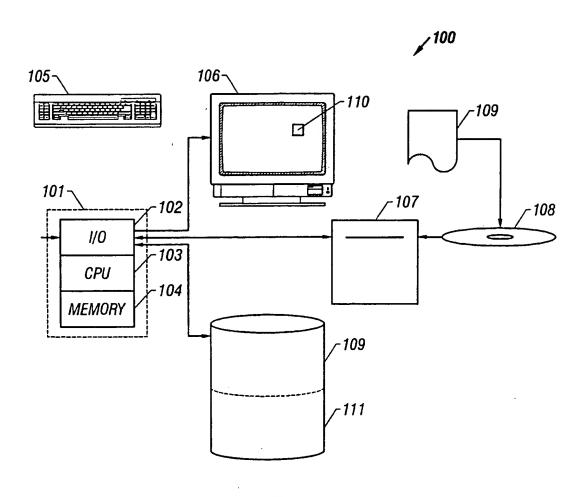


FIG. 1

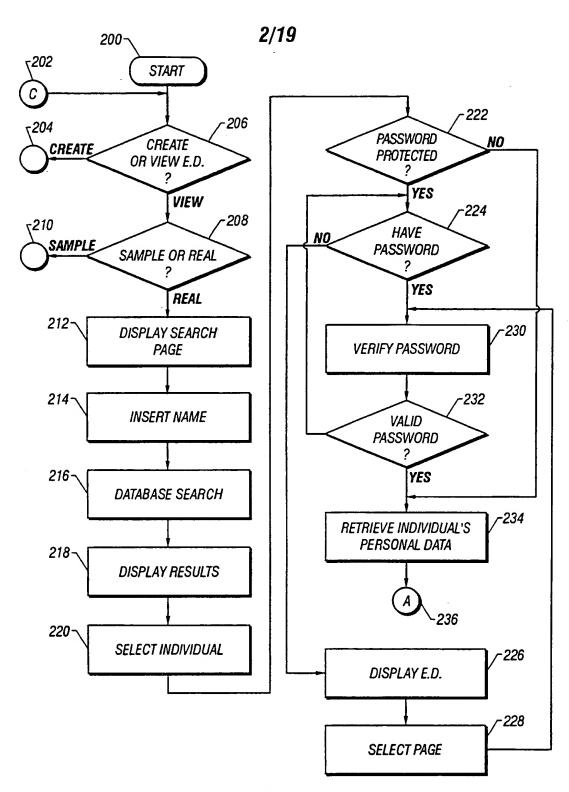
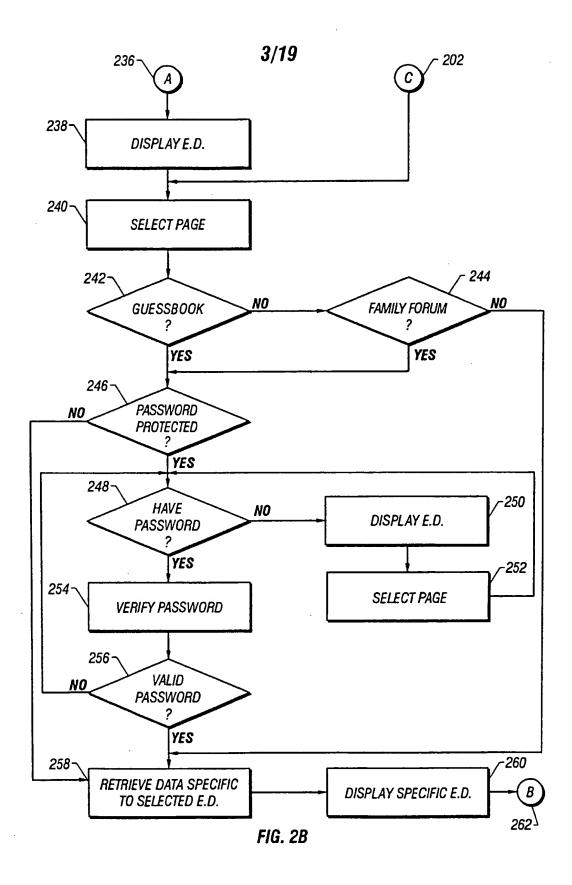
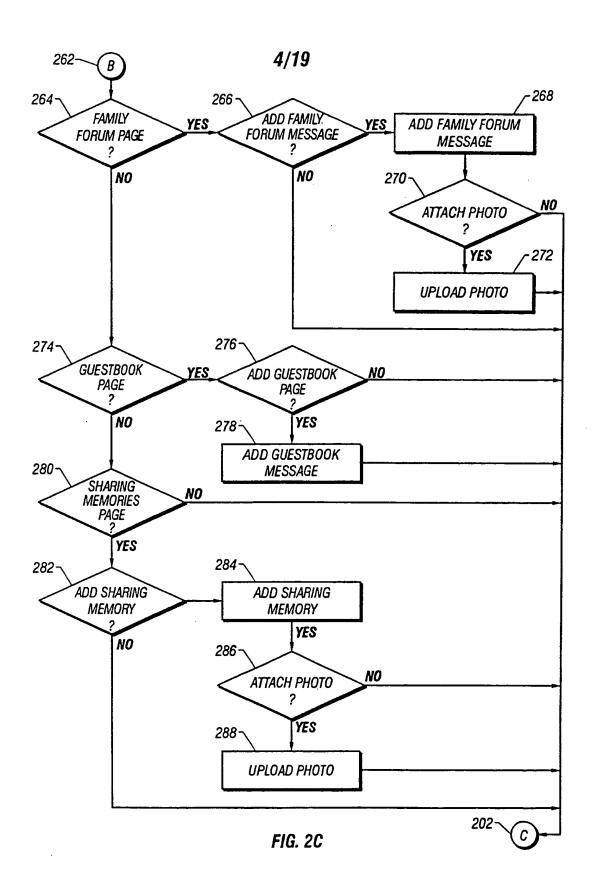
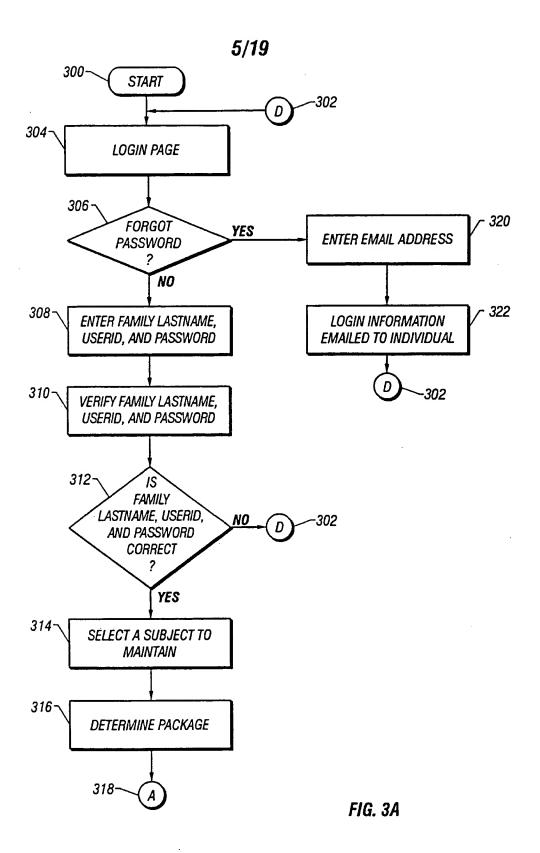


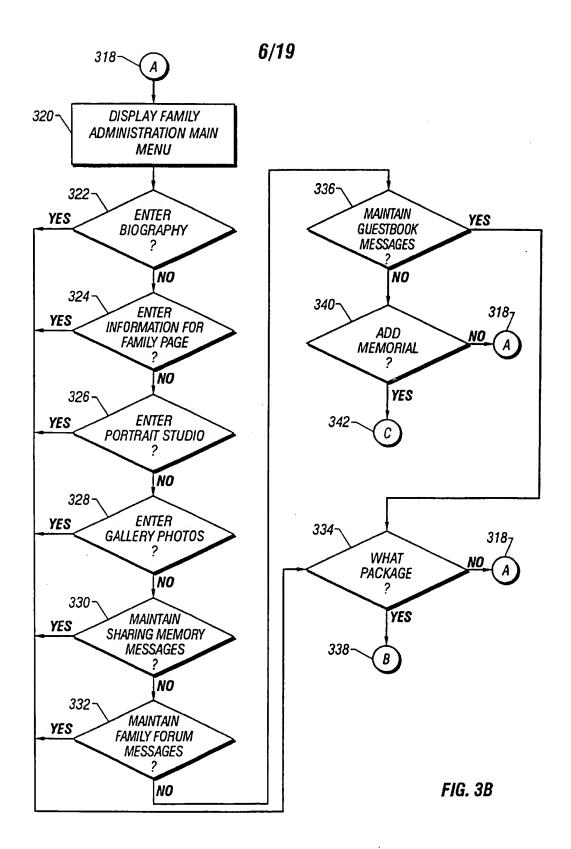
FIG. 2A

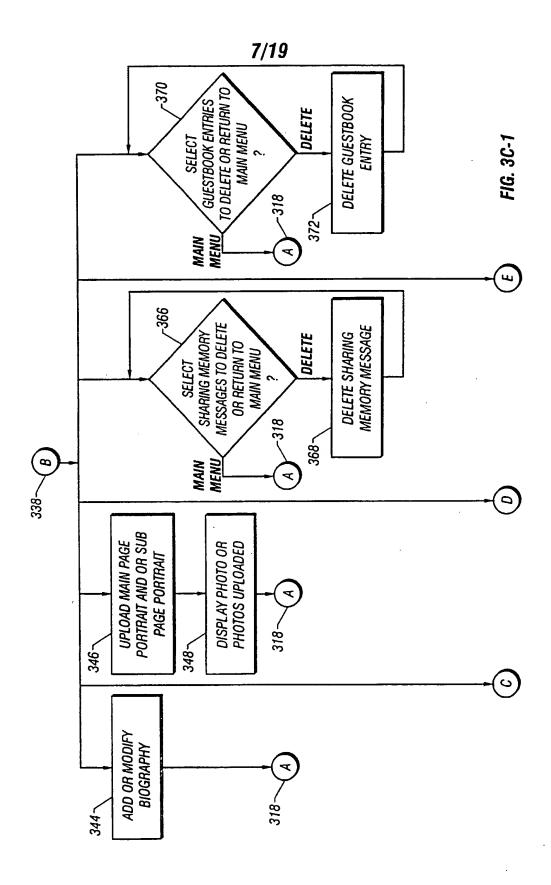


SUBSTITUTE SHEET (RULE 26)

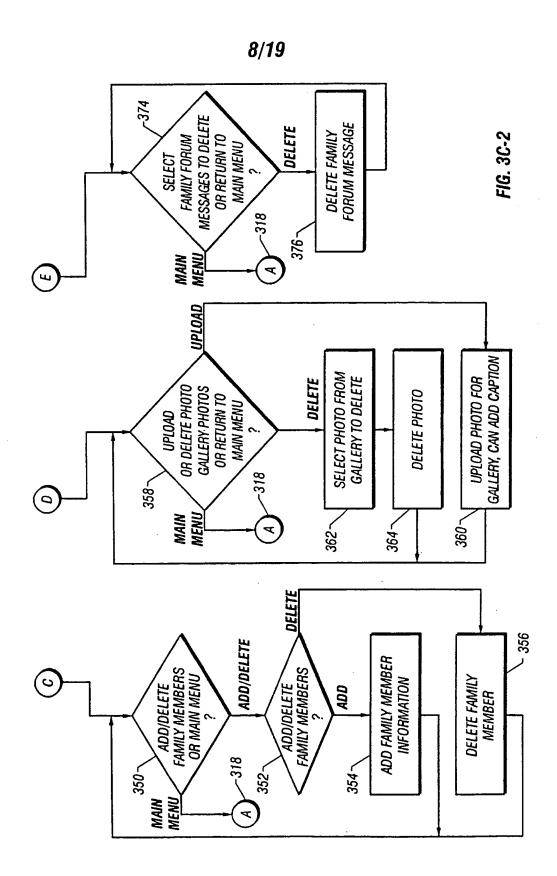




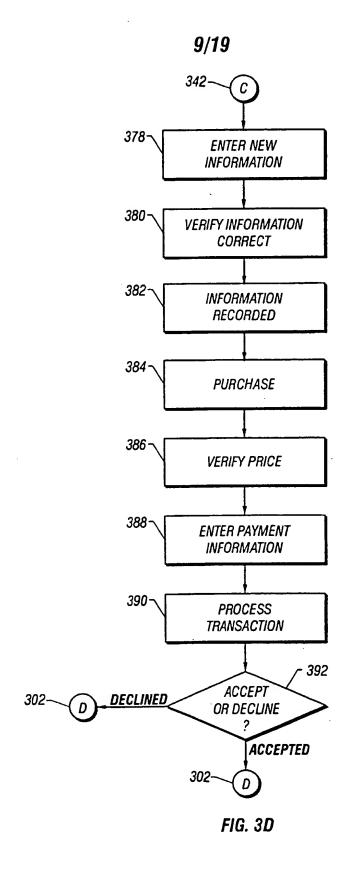




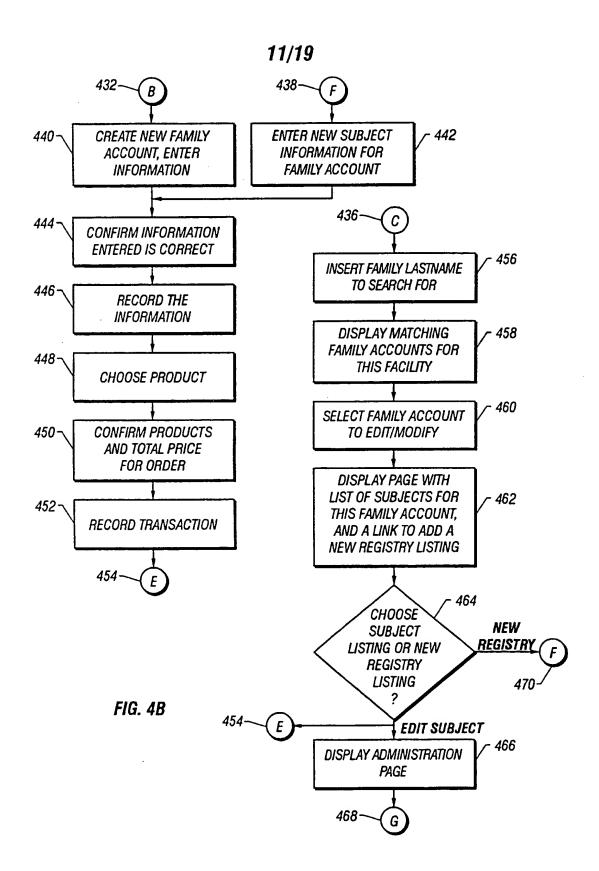
SUBSTITUTE SHEET (RULE 26)

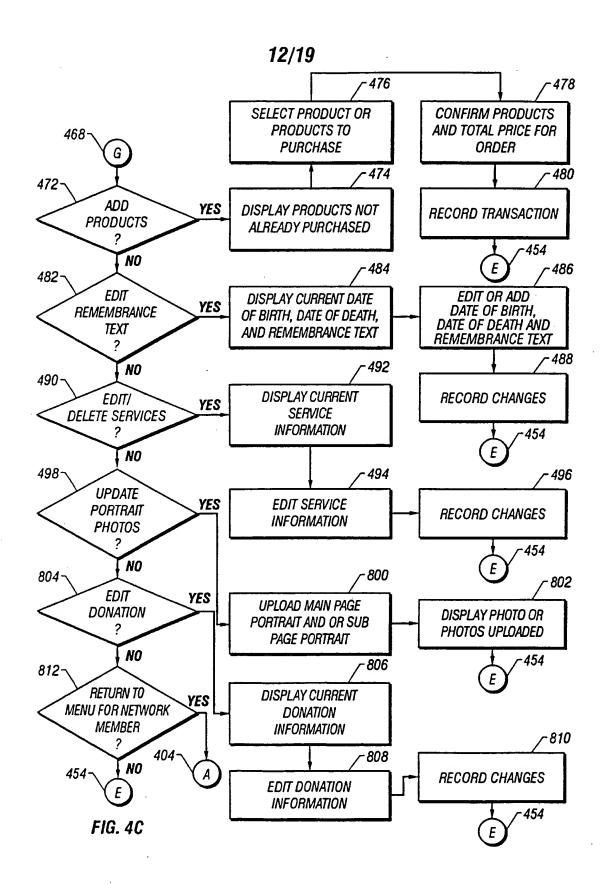


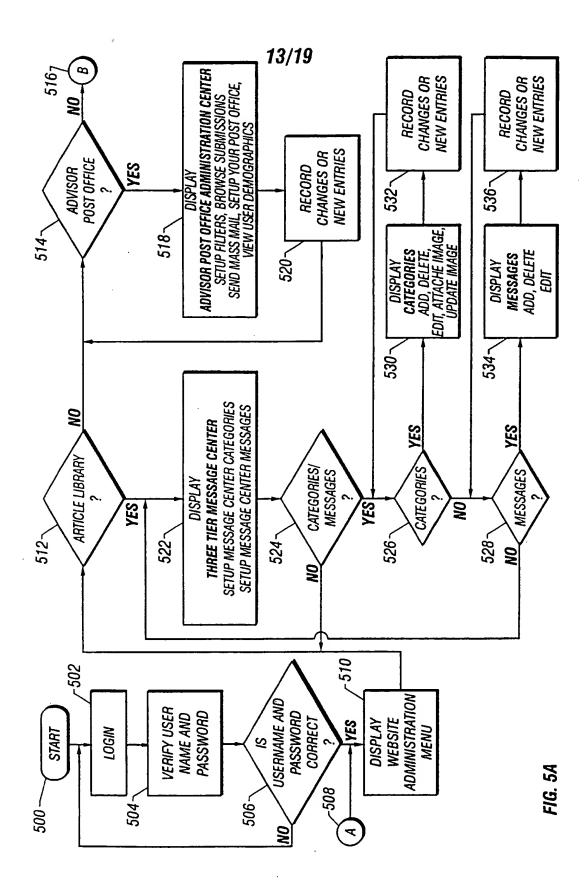
SUBSTITUTE SHEET (RULE 26)



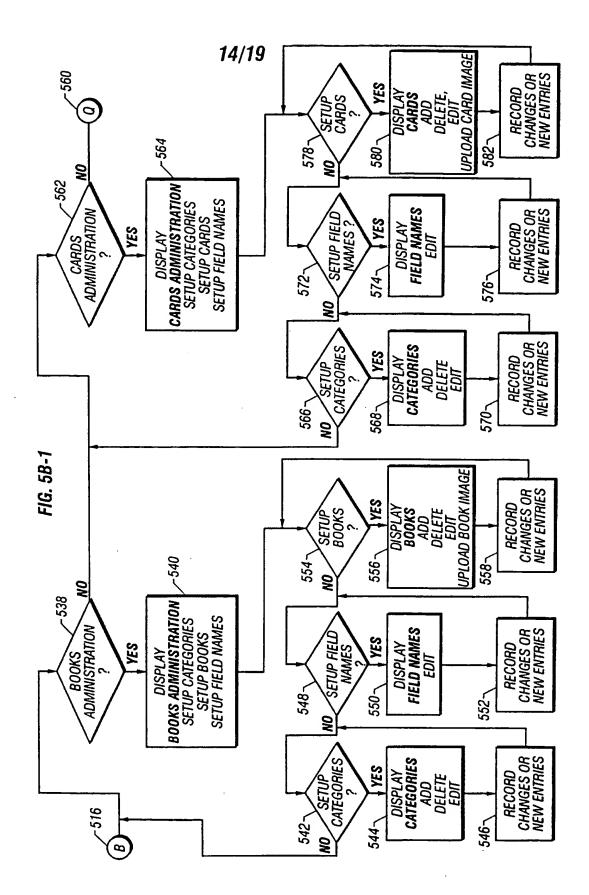
SUBSTITUTE SHEET (RULE 26)



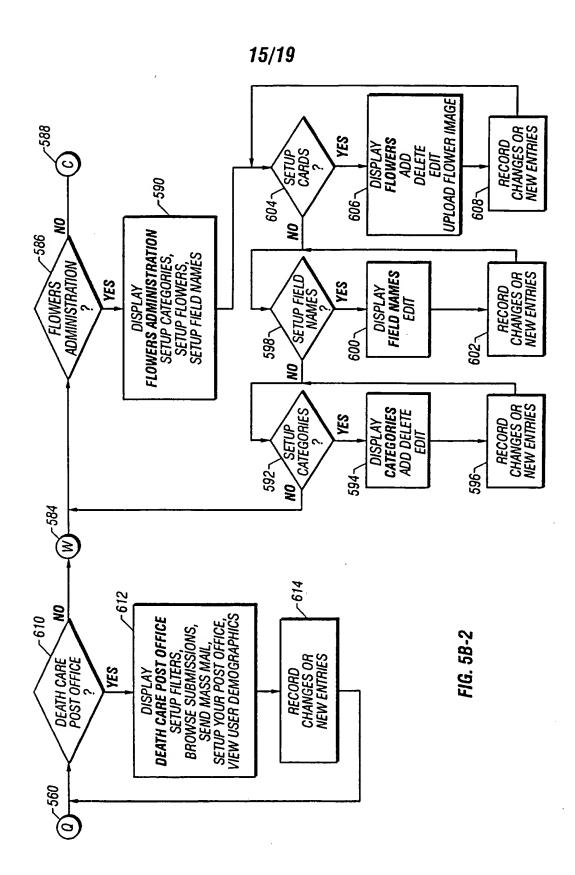




SUBSTITUTE SHEET (RULE 26)



SUBSTITUTE SHEET (RULE 26)



SUBSTITUTE SHEET (RULE 26)

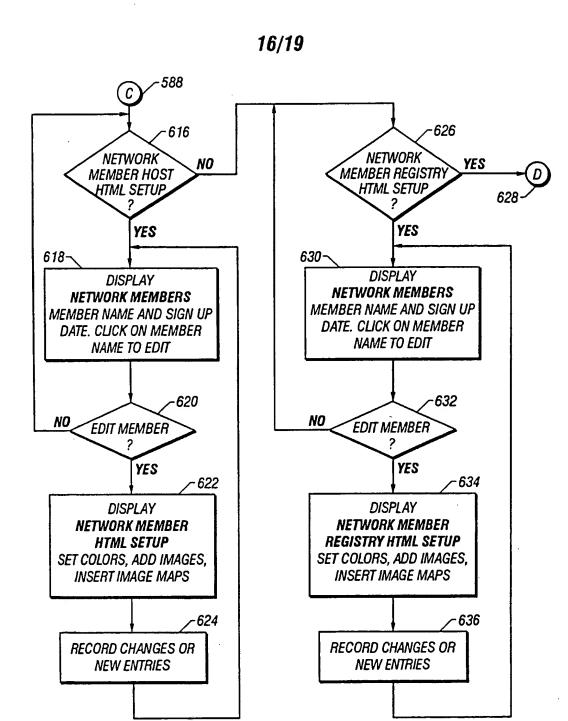
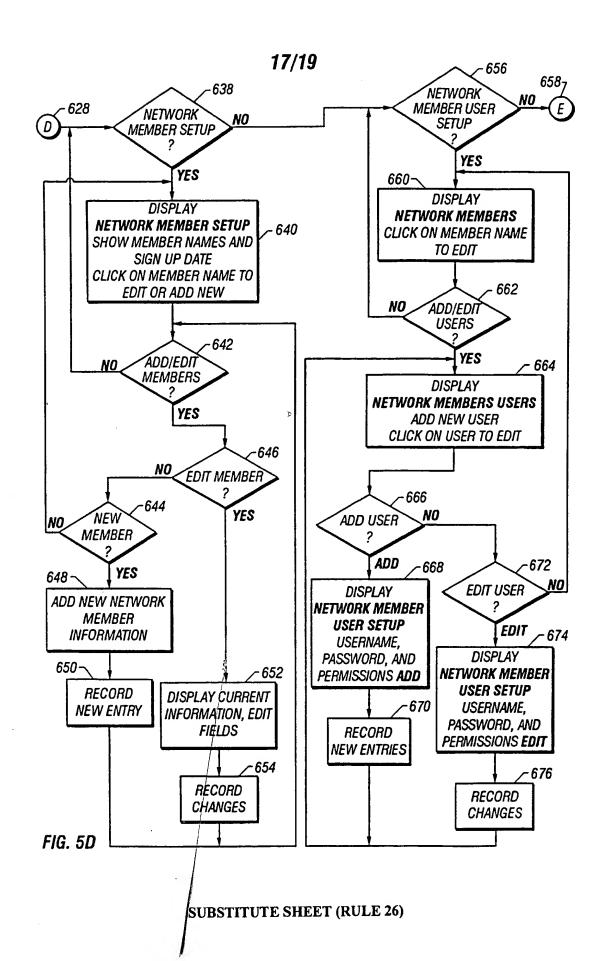
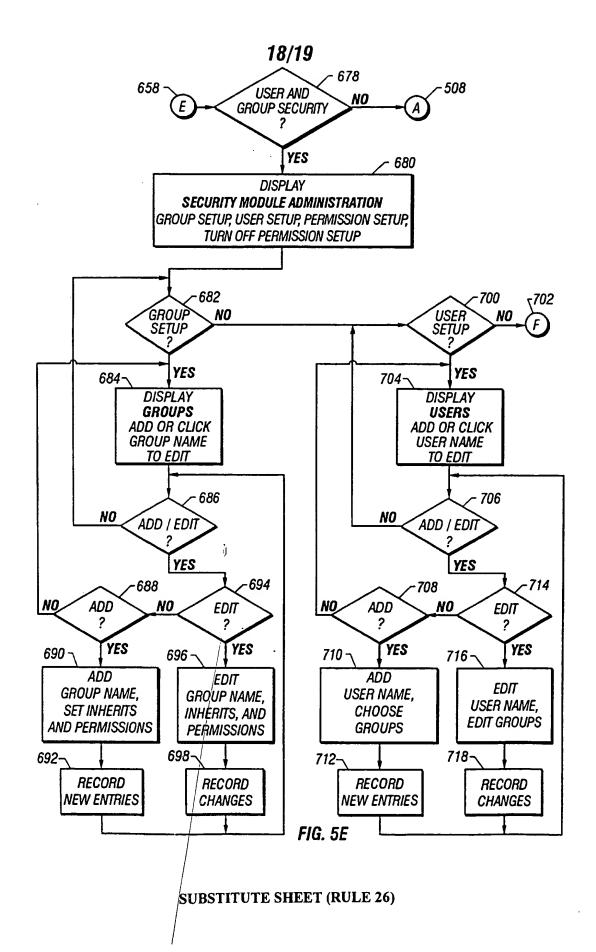
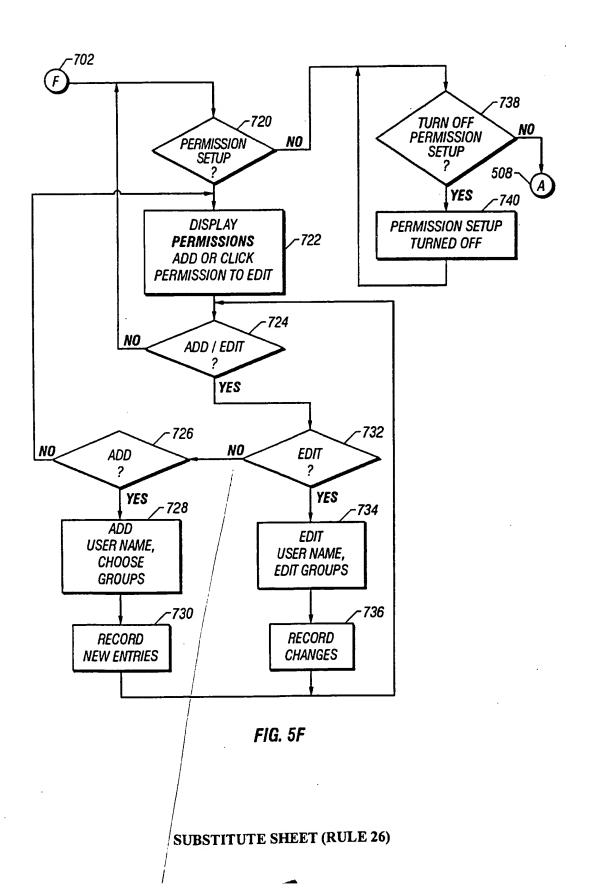


FIG. 5C





19/19





John D. Poffenberger
Bruce Tittel
Donald F. Frei
David J. Josephic
A. Ralph Navaro, Jr.
David S. Stallard
J. Robert Chambers
Gregory J. Lunn
Kurt L. Grossman
Clement H. Luken, Jr.
Thomas J. Burger
Gregory F. Ahrens
Wayne L. Jacobs
Kurt A. Summe
Kevin G. Rooney

Keith R. Haupt

Theodore R. Remaklus

Thomas W. Humphrey

Scott A. Stinebruner

David H. Brinkman

WOOD, HERRON & EVANS, L.L.P.

2700 Carew Tower Cincinnati, Ohio 45202-2917 513-241-2324

PATENT, TRADEMARK, COPYRIGHT AND UNFAIR COMPETITION LAW AND RELATED LITIGATION

Telecopier Cover Sheet

TELECOPIER 513-421-7269

Joseph R. Jordan C. Richard Eby

David E. Pritchard J. Dwight Poffenberger, Jr. Beverly A. Lyman, Ph.D. Kathryn E. Smith Kristi L. Davidson Drew A. Blatt David A. Jeffries William R. Allen, Ph.D. John Paul Davis Douglas A. Scholer Frank M. Mungo Brett A. Schatz Allison A. Davidson Larry D. Moore Thomas W. Flynn David W. Dorton Sarah Otte Graber

DATE: February 4, 2002

Ms. Alice Findlay

FAX: 011 44 571 6250

TO:

RE: HILB-720WO

FROM: Scott A. Stinebruner

PAGES: 58

(including cover page)

The information in this facsimile message is ATTORNEY-CLIENT PRIVILEGED, WORK PRODUCT and/or CONFIDENTIAL INFORMATION intended only for the use of the individual or entity to whom this fax is addressed. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution or reproduction of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the above address via United States Postal Service. Thank you.

If transmission is interrupted or of poor quality, please notify us immediately by calling (513) 241-2324 and ask for Janet Andrews. OUR FAX NUMBER IS (513) 421-7269.



Creation date: 06-02-2004

Indexing Officer: TBRUCE - THEODORA BRUCE

Team: OIPEBackFileIndexing

Dossier: 09827803

Legal Date: 09-03-2002

No.	Doccode	Number of pages
1	IDS	2
2	NPL	3

2	NPL		3
Tota	l number of pages: 5		

Remarks:

Order of re-scan issued on